

## **Statement re: Social Security Fairness Act (H.R. 235/S, 484)**

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### **Title of the Hearing: Social Security at 75 Years**

### **To: Members of the Committee on Ways and Means**

I urge Congress to take immediate action to pass the Social Security Fairness Act (H.R. 235/S, 484), which would repeal the Government Pension Offset and **Windfall Elimination Provision**.

**I have paid into the Social Security System for 36 years, yet I have only 25 years of “substantial earnings.”** For the past 15 years I have been teaching in a public college which is not part of the SS System. I want to retire soon and stand to lose a considerable percentage of my social security payment once I begin to draw on my public pension. I enjoy teaching and the students but I would not have even considered working for public college if I had realized the negative impact it would have on my retirement years. The current situation discourages talented people and those in second careers from participating in public education.

The current WEP will have a negative impact on my retirement years because I will lose a considerable percentage of my social security payments and my state pension will be very modest. I stand to lose about \$10,000 per year once I retire because of WEP. That is a lot of money. This means that I will have a compromised quality of life and my quality of life now is very modest. Once I retire I will be lucky to have \$30,000 per year when I should have \$40,000 once the WEP is repealed. I am single and have no children or other family that I can look to for help. The \$10,000 per year makes a big difference, especially since I live in the greater Boston area where the cost of living is high.

Why, since I paid into the system for 36 years, do I only have 25 years of substantial earnings? There are several reasons.

**Education** - I worked my way through high school and college and there were a few times when I was not able to find work. When I was working, my earnings were too low to meet the minimum.

**Prior Recessions** - During the recessions of the late 1980s and early 1990s the companies I worked for downsized. I was able to find part time work but it put me below the minimum for “substantial earnings.” I still paid into the social security system.

**Again - I urge Congress to move the Social Security Fairness Act forward for a vote. In addition, if Congress takes up overall social security reform, I urge inclusion of repeal of the GPO and WEP as part of any reform package.**